

A person with short brown hair, wearing a tan jumpsuit, is seated in a wooden chair at a dark desk. They are viewed from behind, looking at a laptop screen that displays a video call with a man. The desk is cluttered with several indoor plants, including a large green plant in a black pot and a white vase with tall green stems. A framed picture hangs on the wall behind the desk. The scene is lit with warm, soft light, creating a cozy atmosphere.

Rula

Rula + IBI

Rula Health

April 9, 2026



Agenda

- 1 Rula Intro
- 2 Health Plan Partnerships
- 3 Employer Partnerships
- 4 Questions



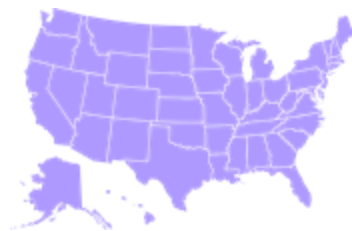
Who we are

An in-network healthcare provider group enabled by technology

Rula provides a comprehensive behavioral health solution that helps members access high-quality personalized mental health care.



23,000+ providers
across all 50 states
with hundreds
added each month





Bringing our vision to life

4

We are seeing meaningful outcomes for all of our stakeholders (patients, providers, and partners)



Improved Member Experience

- Ubiquitous, easy booking experience available 24/7
- 97% of patients report finding the right fit provider
- Appointments available as soon as tomorrow
- Interoperable with client platforms and insurance



Lower Costs

- No PEPM, buy-up, or hidden fees
- Cost effective provider contracts
- Positive impact on physical health and downstream costs



Improved Provider Experience

- Elimination of administrative burden and support in filing case load
- 100% of providers on Rula EHR
- Quality support, measurement, monitoring & interventions



Better Health Outcomes

- 71% of members show clinically meaningful improvement on PHQ and GAD in 8 weeks
- 85% of positive C-SSRS patients have a reduction in suicidality within 8 weeks
- 93% of patients have a strong therapeutic alliance



Rula difference

Our comprehensive, hands-on model ensures patients receive care suited to their needs



Integrated therapy, psych, and crisis care

- Therapy, psychiatry, and **24/7 crisis support**
- **Dedicated Patient Safety team** (engages with ~50 providers / week)

17 seconds

Average wait time on 24/7 Crisis Support line

Care Coordination: referrals to other forms of care

Our dedicated Care Coordination team:

- **Engages providers** whose patients appear to have excessive visits or who **might benefit from other types of care**
- Refers patients to **higher levels of care**, leveraging a curated database of partners and offering free hand-held outreach

1%

Percentage of patients referred to higher levels of care (IOP or PHP)



Our rigorous quality system helps us uplevel providers and remove poor performers, if needed

01

Screen out low quality providers during recruitment and credentialing

- Conversation with Rula team
- 3 references
- Measurement Informed Care training
- Cultural Competence training
- Mandatory HIPAA training
- Review sanctions
- Monthly monitoring
- Delegated with national payers (NCQA certified CVO)
- **Quality Attestation***

02

Measure & monitor provider quality once they're active

- Required documentation in Rula's EHR*
- Clinical review of notes (AI-audited)*
- Tier providers based on 6 metrics*
- **Weekly Network Review***
- **Mandatory use of MIC metrics*** (GAD-7, PHQ-9, C-SSRS, CAGE-AID, Therapeutic Alliance, PROMIS for kids)
- Grievance & complaint monitoring

03

Promote high-quality providers

Matching algorithm drives patients to highest quality providers* (who are ~30% more likely to get referrals)

04

Improve quality of our network

Offer resources to improve

- Case consultations
- Continuing Education
- Therapist Help Center
- **Clinical office hours***
- **Patient Safety/ Risk Consults***

Support providers with quality issues

- **Mandated 1:1 live feedback sessions***
- **Behavioral Reinforcement***

Dismiss underperformers

- **Dismissal process (1.7k+ dismissed to date)***

* Rula Difference Most provider groups stop here

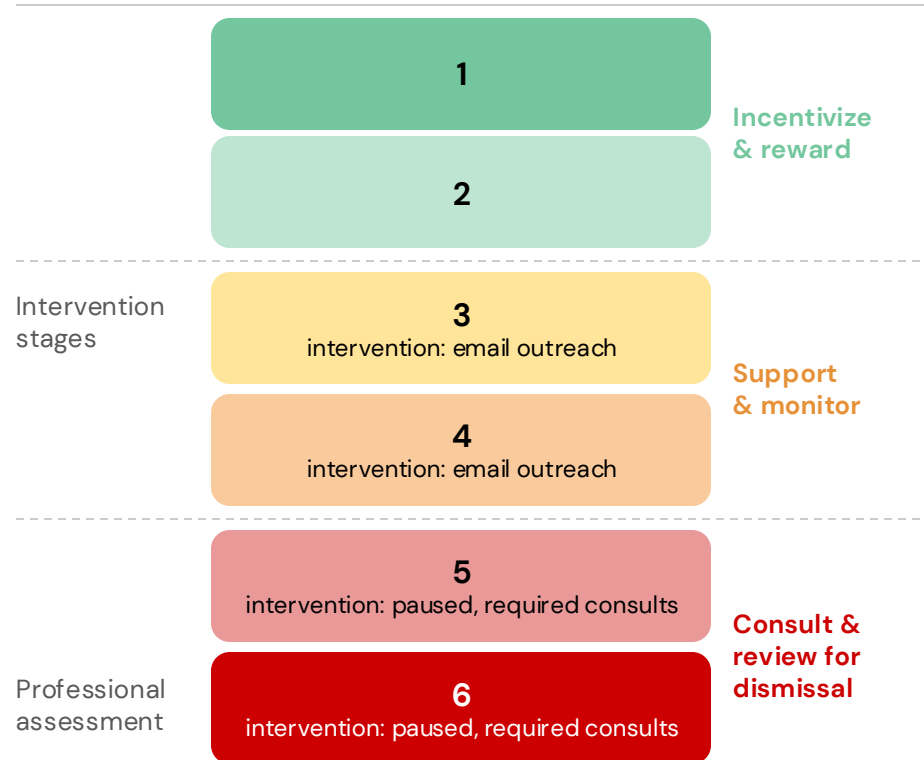


We tier providers based on performance to reward top performers and improve the quality of underperformers

Performance metrics

- 1 % of clients who achieve response or remission in anxiety or depression
- 2 Client retention rate
- 3 Therapeutic Alliance
- 4 MIC utilization
- 5 Timely documentation
- 6 Documentation quality

Quality tier





Awareness is the gateway to care

Orgs that promote benefits through multi-touch campaigns see up to a 6% engagement increase.

Why now?

62%

of missed work days can be attributed to mental health

50%

of full-time U.S. workers have left a job due to mental health reasons

19%

of reduced productivity is caused by depression



71%

Of Rula patients with moderate-severe depression or anxiety experienced clinically meaningful improvements within 8 weeks of finding care



We're making great progress

Developing meaningful partnerships within the health ecosystem

Health Systems

Supporting members from many of the country's largest health systems



Health Plans

Contracted to support members from both national and local health plans



>180M Addressable Lives

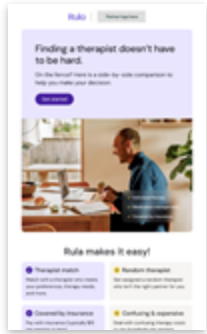
Brokers & Consultants

Collaborating with advisory firms who guide employers in their purchasing decisions





Turnkey campaign materials



Email

Primary communication channel for awareness and action with 60% open rate



Mailer & Flyer

Supports awareness and utilization for entire household including dependents



Digital

Landing pages & toolkits for employees to access personalized resources



Webinar

Communication guides and launch strategies for high intent audiences



Anchor moments in mental health

Key moments to drive awareness and care year-round

Winter Wellness

- Seasonal Affective Awareness
- January and February tend to be the months with the most severe symptoms of depression*

Seasonal Transitional/ Back to School

- Schedule shifts, daylight changes, and seasonal transitions can contribute to higher stress

*[Mayo Clinic "Seasonal Affective Disorder"](#)

**[APA "Holiday Stress"](#)

Mental Health Awareness Month

- We see a 10x increase in interest and utilization during this keystone cultural moment

World Mental Health Day & Holiday Stress

- 40% of healthcare workers and 37% of office workers expect increased stress during the holiday period**

Open Enrollment

- Driving awareness and integration into your open enrollment strategies



Health Plan Partnerships



Helping Healthplans win

Situation

In responding to an **RFP for a large municipality**.

They stressed the **importance of addressing the mental health challenges of their First Responders** as a critical part of decision making.

The healthplan had no program or service to meet the unique needs of the first responder community.

80%+ of first responders experience traumatic events on the job

1 in 3 first responders develop PTSD (compared to 20% in general public, a 65% greater risk for this community).

Action

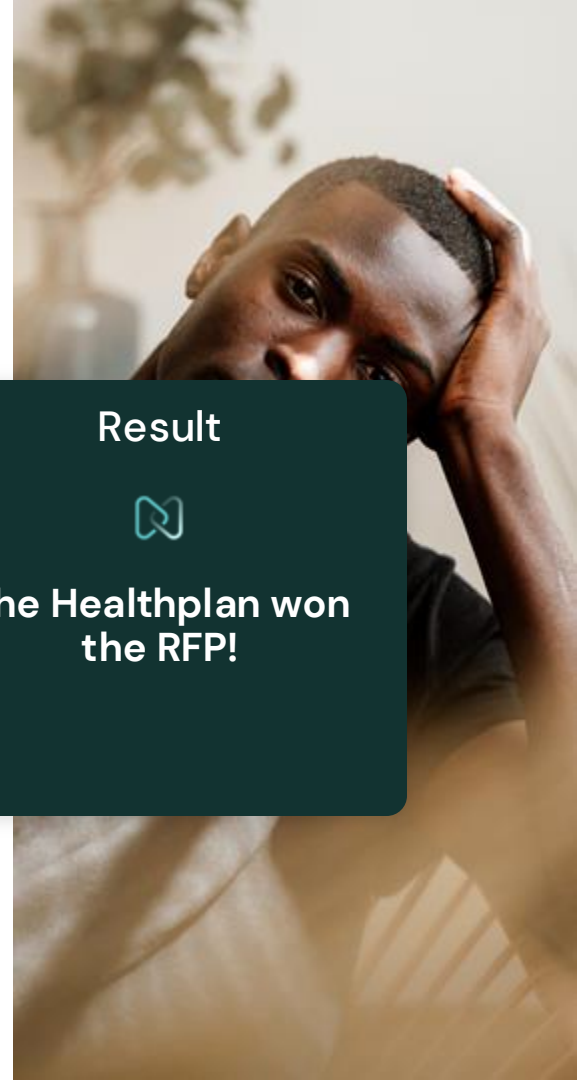
Rula **adjusted its first responder program to meet the needs of the** sales team leaders, providing materials and a bespoke RFP response.

They **wrote Rula into the RFP** for the City

Result



The Healthplan won the RFP!



Rula created the First Responder Program to support and care for the unique mental health needs of this critical population



Tailored microsite and scheduling experience

A scheduling experience that includes tailored messaging and infographics, targeted for First Responders



Insights & Reporting

Ability to create reports that generate insights about member engagement and health outcomes



Dedicated account support

Rula provides dedicated account support to the client, client team, and member at every point of their journey.



Custom member Communications

Pre-built templates and marketing assets that can be easily customized and distributed to clients and members



Problem To Solve

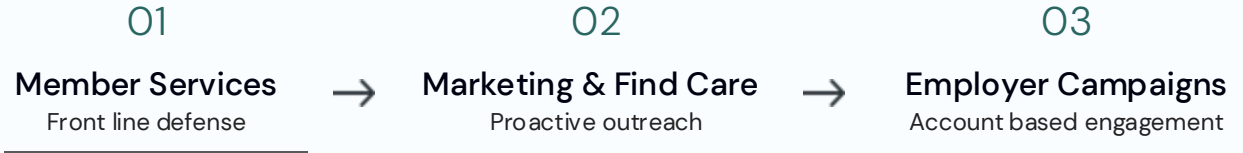
Real-time access remains an issue

CA Insurance Regulation SB 221 mandates members see an in-network provider within 10 days, or the plan must cover out-of-network care.



Proposed solution

A multi-layered framework, leveraging Rula's capabilities, anchored by three complementary intervention approaches

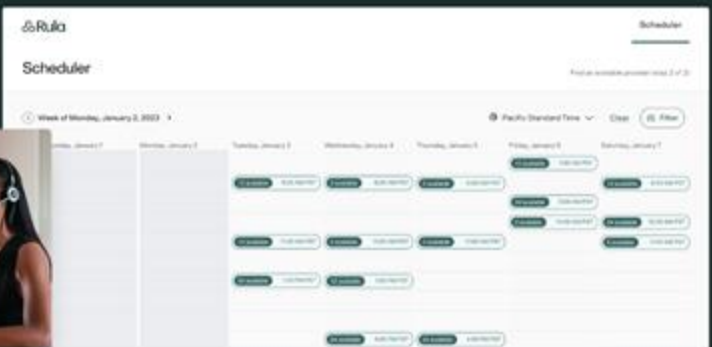


Healthplan Member Services – Rula Direct Booking Tool

Rula equipped Member Services agents with Rula's Direct Booking Tool to book an appointment on the phone for IVL, SG, and LG members

A direct booking experience that can integrate into care navigation, member services, and case management workflows

Calendar first scheduling Filter by member preferences Schedule across time-zones Book holds within minutes



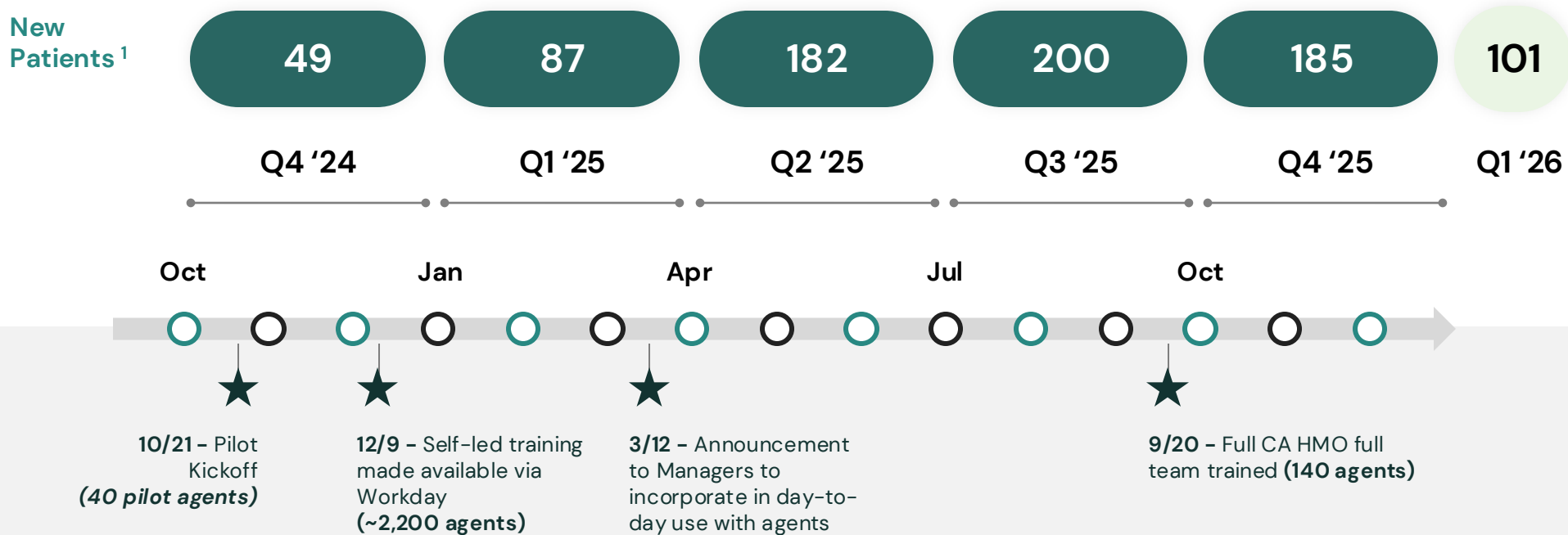
The screenshot displays the Rula Scheduler interface. At the top, it shows the Rula logo and the word 'Scheduler'. Below this, there are navigation options for 'Week of Monday, January 2, 2023' and a dropdown for 'Pacific Standard Time'. The main area features a calendar grid with columns for each day of the week. Each day has several appointment slots, each with a green 'Book' button. A small inset image in the bottom left corner shows a woman wearing a headset, representing a member services agent using the tool.

Key Outcomes & Next Steps

- Initial pilot deployment to **40 member service associates**
- **31 appointments scheduled** in first 4 weeks
- Full rollout to **2,200+** associates
- **In-person availability**

Are there specific accounts with a dedicated call center that we can equip with the Direct Booking Tool?

Increases in associate adoption of Rula booking tool post roll-out of self-led training and training of HMO team



(1) Therapy or Psych



Employer Partnerships

Problem:

When Coverage Doesn't Equal Care

2/3 of BD associates gave up trying to find a therapist, despite having access to a broad network.

Why?

- Providers not answering phones, not accepting new patients, appt not available for months
- Rural manufacturing employees (making <\$55k) facing 50-mile drives for care
- Traditional EAP utilization under 3%, leaving the other 97% of the workforce without proactive support

Solution:

Frictionless & In-network Access

A better way to help employees use benefits they already had.

Dual Platform

- +30% EAP utilization with proactive outreach via Journey
- Solve the matching problem with Rula, with over 23,000 in-network providers covered by BD benefits.

The Win: Rula

- Offered BD associates appointments as soon as next day!
- Used existing health plan dollars
- 87% 3rd visit retention
- 67% BD patients w/ clinical improvements within 8 weeks



Questions